

Information to identify the case:

Debtor 1	<u>Christopher Kasper</u>	Social Security number or ITIN	xxx-xx-7462
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Trisha Kasper</u>	Social Security number or ITIN	xxx-xx-6511
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-10063-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher Kasper

Trisha Kasper

5/16/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christopher Kasper
Trisha Kasper
Debtors

Case No. 18-10063-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: May 16, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher Kasper, Trisha Kasper, 121 Vine Street, Girard, PA 16417-1433
14763551	+ Colleen Zieber, 1320 West 25th Street, Erie, PA 16502-2340
14763553	+ ENT Specilist Of North Western PA, 1645 West 8th Street, Erie, PA 16505-5007
14763554	+ Erie County DRS, 140 West Sixth Street Room 6H, Erie, PA 16501-1032
14763555	+ Fnb Cons Disc Co, 2501 W 12th St, Erie, PA 16505-4527
14763558	+ PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110
14763560	+ Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 17 2023 03:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2023 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 17 2023 03:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2023 00:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bankruptcydpt@mcmcg.com	May 17 2023 00:08:00	Midland Credit Management, 320 E. Big Beaver Road, Suite 300, Troy, MI 48083-1271
14766566	EDI: GMACFS.COM	May 17 2023 03:55:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14763547	+ EDI: GMACFS.COM	May 17 2023 03:55:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14805400	EDI: BANKAMER.COM	May 17 2023 03:55:00	Bank Of America, N.A., Bank of America, PO Box 31785, Tampa, FL, 33631-3785
14966143	EDI: BANKAMER.COM	May 17 2023 03:55:00	Bank of America, N.A., PO BOX 31785, Tampa FL 33631-3785
14763548	+ EDI: BANKAMER.COM	May 17 2023 03:55:00	Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
14763549	EDI: CAPITALONE.COM	May 17 2023 03:55:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: May 16, 2023

Form ID: 3180W

Total Noticed: 29

14795103	Email/PDF: bncnotices@becket-lee.com	May 17 2023 00:25:11	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14763552	+ Email/Text: ebnnotifications@creditacceptance.com	May 17 2023 00:07:00	Credit Acceptance Corporation, 25505 W 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
14763556	+ Email/Text: EBNBKNOT@ford.com	May 17 2023 00:08:00	Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000
14763550	EDI: JPMORGANCHASE	May 17 2023 03:55:00	Chase Card, P.o. Box 15298, Wilmington, DE 19850
14763557	+ Email/Text: PBNCNotifications@peritussservices.com	May 17 2023 00:07:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14781737	+ Email/Text: bankruptcydpt@mcmcg.com	May 17 2023 00:08:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
14763559	+ Email/Text: hmando@phbfcu.com	May 17 2023 00:08:00	PHB Employees FCU, 7773 West Ridge Road, Fairview, PA 16415-1075
15006052	EDI: PRA.COM	May 17 2023 03:55:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14770812	EDI: PRA.COM	May 17 2023 03:55:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14764509	+ EDI: RECOVERYCORP.COM	May 17 2023 03:55:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14763561	+ EDI: RMSC.COM	May 17 2023 03:55:00	SYNCB/AMAZON, PO BOX 965015, Orlando, FL 32896-5015
14763562	+ EDI: RMSC.COM	May 17 2023 03:55:00	Syncb/jc Penney Dc, Po Box 965007, Orlando, FL 32896-5007
14763563	+ EDI: RMSC.COM	May 17 2023 03:55:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
TOTAL: 24			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14775293	*+	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14999903	*	BANK OF AMERICA, N.A., PO BOX 31785, Tampa FL 33631-3785
14775294	*+	Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
14775295	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14775297	*+	Colleen Zieber, 1320 West 25th Street, Erie, PA 16502-2340
14775298	*+	Credit Acceptance Corporation, 25505 W 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
14775299	*+	ENT Specilist Of North Western PA, 1645 West 8th Street, Erie, PA 16505-5007
14775300	*+	Erie County DRS, 140 West Sixth Street Room 6H, Erie, PA 16501-1032
14775301	*+	Fnb Cons Disc Co, 2501 W 12th St, Erie, PA 16505-4527
14775302	*+	Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000
14775296	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, P.o. Box 15298, Wilmington, DE 19850
14775303	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14775304	*+	PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110
14775305	*+	PHB Employees FCU, 7773 West Ridge Road, Fairview, PA 16415-1075
14775307	*+	SYNCB/AMAZON, PO BOX 965015, Orlando, FL 32896-5015
14775306	*+	Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001
14775308	*+	Syncb/jc Penney Dc, Po Box 965007, Orlando, FL 32896-5007

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: May 16, 2023

Form ID: 3180W

Total Noticed: 29

14775309

*+

Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001

TOTAL: 1 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor BANK OF AMERICA N.A. jblank@pincuslaw.com
Maria Miksich	on behalf of Creditor BANK OF AMERICA N.A. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Joint Debtor Trisha Kasper ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr.	on behalf of Debtor Christopher Kasper ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7